

employee benefits

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Paternalism makes a modern comeback
for today's workforce



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December supplement



Health and Wellbeing

Paternalistic approach offers a virtuous circle



Some benefits trends come full circle, albeit often in a slightly different guise than their original form.

Back in the mid-19th century, employers such as Cadbury and Lever Brothers set up model company towns in order to provide their workforces with affordable housing and social facilities in better areas than they may otherwise have been able to afford.

Over the years, employers have moved away from taking such a paternalistic approach towards their employees. And staff certainly did not expect their employer to play such a hands-on role in their personal lives.

However, what employees are now looking for from their employer appears to be changing. Factors such as ongoing economic challenges and the rise of multi-generational workforces means more employees than previously are now looking to their employer for support in all areas of their lives, not just work-related aspects.

And, as wages have failed to rise at the same rate as the cost of living in some areas, most notably London, many employers have recognised the advantages of providing their employees with additional support, such as mortgage or rent subsidies, or education assistance loans. Read more about the approaches employers are taking and why in *New infusions* on page 14.

One area around which staff are likely to need support from their employer is pensions, particularly when it comes to making investment decisions or ensuring their contribution levels are sufficient to produce the retirement income they desire.

Engaging some groups within the workforce with pensions saving can still be a challenge. Find out about the ways in which employers can approach this in *Showing the way forward* on page 20.

For those that have achieved this, it is

something to shout about. And what better way to do so than to gain recognition at the Employee Benefits Awards 2016? The entry deadline is fast approaching on 11 December 2015. Find all the information you need to enter at www.employeebenefitsawards.co.uk.

Debbie Lovewell-Tuck
Editor

“MORE EMPLOYEES ARE NOW LOOKING TO THEIR EMPLOYER FOR SUPPORT IN ALL AREAS OF THEIR LIVES”

This issue

Briefing	05
Tax and legislation	06
Events	09
The hub	10
The big question	12
The month in numbers	13
Cover story	14
Employer paternalism could be set to return in a distinctly modern form	
Pensions	20
Careful targeting is needed for the 30-40 age group	
Employee engagement	23
Highlighting important values to staff through the use of CSR projects	
Flexible benefits	26
The key factors that are driving flex schemes	
Company cars	30
Understanding the evolving needs of today's workforce	
Motivation	33
Well-planned treats and perks for employees over the festive season	
Employer profile	34
Anglian Water strives for a competitive and cost-effective package	
Buyer's guide	37
• Corporate gyms	
• Group income protection	
Confessions	42
Contact directory	43
Key service providers	

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Dealing with the burden of stress

Marianne Calnan | Reporter
Employee Benefits



health and wellbeing

With more than a quarter (28%) of employees calling in sick because of anxiety about the workplace, according to research by Adecco, published in November 2015, workplace stress and anxiety remains a challenging issue for employers.

Initiatives such as National Stress Awareness Day, which took place on 4 November 2015, can be harnessed by employers to raise awareness of the issue, dispel stigma and examine the role that workplace benefits, practices and environments can play in supporting staff.

To mark National Stress Awareness Day, web development organisation Visualsoft ran a number of initiatives to promote wellbeing in the workplace. This included offering its employees free therapeutic massages, vitamins, and flu vaccination vouchers. A total of 67 staff requested a free flu vaccination voucher and 32 received therapeutic workplace massages, which were provided by local therapists. The initiative was so successful that Visualsoft is considering making it a regular event.

Emma Hart, HR manager at Visualsoft, said: "At Visualsoft, we've found it's important to reduce any stigma related to conversations

and discussions about workplace stress. We have also put in place a weekly anonymous micro-survey where staff have the opportunity to give any feedback relating to any issues they might have."

Visualsoft is also making brochures and informative booklets available to its staff.

"We have found the most effective way in reducing any stigma involved in the subject is by education and open discussions. Occasionally stress comes from outside of the workplace, so at Visualsoft we encourage the use of flexible working leading to a healthier work-life balance," said Hart.

Employers can help to address attitudes towards workplace stress by establishing an open culture that encourages discussion, and by ensuring staff are aware of support systems in place.

Emma Mamo, head of workplace wellbeing at mental health charity Mind, added: "Many staff worry about opening up if they're under unmanageable stress or experiencing a mental health problem, often because they fear that their employer doesn't treat mental health problems as seriously as a physical health problem like back pain when it comes to needing time off sick."

10 the top 10 most read stories



1 PWC explores return-to-work

PricewaterhouseCoopers (PWC) has launched a return-to-work programme to encourage talent back into the workplace. bit.ly/1QKdta7



2 LinkedIn to introduce unlimited holiday for US employees

LinkedIn introduced unlimited holiday for its 6,000 US employees, effective 1 November 2015. bit.ly/1MkfxCH



3 Pension Wise improvements urged

Committee recommends the government publish, and require providers to publish, take-up statistics for Pension Wise on a quarterly basis. bit.ly/1X55911



4 Judge allows Facebook director pay case

A US judge has ruled that a lawsuit regarding the compensation packages received by non-management directors at Facebook can proceed. bit.ly/1OdLmh7



5 Consultation on member-borne costs

The government has launched a consultation into regulating to prevent charges on members of workplace pension schemes to recover the cost of adviser commissions. bit.ly/1Mkfgzt



6 Natixis launches wellness week

Natixis London engaged its employees with physical and mental health on 12-16 October. bit.ly/1X54U9E



7 Hungryhouse launches new scheme

Hungryhouse has introduced a voluntary benefits scheme to reward and engage its UK staff. bit.ly/1MkfiYm



8 Uber offers purr-fect wellbeing booster

On National Cat Day on 29 October, Uber ran an initiative allowing employees across North America to use its app to request to spend 15 minutes with kittens. bit.ly/1MkeXVs



9 70% return to work early with workplace stress

Nearly three-quarters (70%) of respondents return to work early with workplace stress, according to research by LV=. bit.ly/1LdpnlP



10 Lloyds Banking Group and Unilever commit to living wage

Lloyds Banking Group and Unilever have been accredited by the Living Wage Foundation as living-wage employers. bit.ly/1kCA9xc

Most read stories online between 15 October - 15 November 2015

The latest information on legislation and tax issues affecting benefits, including the extension of mandatory regulations to publish differences in pay between male and female employees and a round-up of compliance news

Spotlight remains on gender pay differences

Marianne Calnan | Reporter

The government has extended its gender pay gap reporting requirements to include large public sector organisations and bonus information.

The new regulations will make it mandatory for employers with more than 250 staff to publish the difference in average pay between male and female employees.

Between July and September 2015, the government ran a consultation on what information will have to be published. Details of how the measures will work in practice are yet to be released. A small number of employers are voluntarily disclosing gender pay data ahead of the government regulations.

In November, Camden Council published its pay data. The highest pay variance by gender was 12% across zone one of the council's level-six pay range, where female staff earn a median salary of £57,500 and male employees earn a median wage of £64,645. Across pay levels one-five, which span an average median salary of £18,699-£52,458, variances between male and female pay is below 4%.

Caroline Waters, deputy chair of the Equality and Human Rights Commission, said: "Publishing the data gives employers transparency with their staff's pay, but what they really need to do is find the causes of the gaps."

Colin Leckey, partner, employment, at Lewis Silkin, added: "Very few employers have already released their data, but those that have show they're open and transparent, which encourages employee retention. "Employers need to be aware if they have a pay problem, even if it is through unconscious bias."



Compliance news at a glance

■ Court rules holiday does not need to be retroactively recalculated if hours increase

In the case of *Kathleen Greenfield vs The Care Bureau*, the Court of Justice of the European Union (CJEU) has held that employees' accumulated holiday does not need to be retroactively recalculated following an increase in their hours. bit.ly/1T0nOOR

■ Judge allows Facebook director pay case

A US judge has ruled that a lawsuit regarding the compensation packages received by non-management directors at Facebook can proceed. bit.ly/1OdLmh7

■ Amazon Prime Now drivers seek employee status

Amazon Prime Now delivery drivers in California have filed a class action lawsuit against the organisation claiming that they have been wrongfully classified as independent contractors rather than employees and thus denied overtime pay, employee benefits and compensation, and fuel expenses. bit.ly/1O4NwI3



Expert advice



Sarah Henchoz is employment partner at Allen and Overy

Potential outcomes of employee-status cases

Organisations that have a high population of atypical workers are coming under increased scrutiny, with workers challenging their legal status through the courts, as Uber, Yelp and FedEx have experienced. These employees have alleged that, notwithstanding the label they are given, they should be deemed to be employees with the same rights and benefits afforded to others in the workforce. If successful, employers that have been relying on such workers will have to rethink.

Using workers to undertake duties that may have otherwise been carried out by employees is a much cheaper form of labour. Workers generally do not have the same rights as employees; they are not given access to the same benefits, they are not eligible for bonuses and it is easier to terminate them when their services are no longer required. However, if workers are rebranded as employees, organisations will need to offer them access to the same benefits and on the same terms as their existing employees, and this will be expensive.

Not only will there be a future liability increasing the employer's staffing costs month after month, there will also be a retrospective liability because employers that are found to have been denying workers rights they should otherwise have had will be required to make good these losses. Where possible, this may involve retrospective reinstatement into relevant benefit schemes, or alternatively a lump sum payment reflecting the loss the worker has suffered. Going forward, the worker will need to be given access to the schemes and, where benefits are based on length of service, this will need to be backdated to the date on which they should have first been deemed to be an employee.

But there are also other, less obvious, issues. What of the worker who claims that, had they been correctly treated as an employee and had access to employer-provided healthcare when they were ill two years ago, they would have received better care and this has now had an impact on their future health? And exactly how will employers calculate benefits for workers who may work highly varied working weeks? There will be a lot for employers to do if these claims are successful.



Read

More advice from tax and legal experts
bit.ly/218Molw

Workplace Savings Guide

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Employee Benefits Connect will showcase the very latest thinking on the future of reward, while the deadline for entries for the Employee Benefits Awards is fast approaching

Employee Benefits Awards is a chance to showcase some outstanding work



The deadline for the annual Employee Benefits Awards closes on Friday 11 December 2015, so don't delay submitting your entries.

The awards ceremony provides the chance to showcase the outstanding work that reward and benefits professionals have conducted over the past year, recognising benefits approaches that have made a significant difference to organisations and their employees.

The annual event celebrates best-in-class strategies across a range of benefits, from financial education and employee share schemes, to global benefits and total reward statements. This year, there are three new categories to enter: Best use of benefits technology; Best healthcare communications; Best benefits strategy for a multi-generational workforce.

With the addition of the new categories, Employee Benefits Awards now offers 23 categories to enter, in addition to Employee Benefits professional of the year. Winners will be announced at the

Employee Benefits Awards and Summer Party, held on 3 June 2016 at The Artillery Gardens at the HAC.

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For more information and to enter, visit: www.employeebenefitsawards.co.uk

Employee Benefits Connect offers future inspiration

Comprehensive conference programme offers insight into tomorrow's benefits approaches

Employee Benefits Connect 2016 will offer delegates the opportunity to stay ahead of the game by hearing the latest thinking about the future of reward.

The annual event, held on 9 March 2016 at the Lancaster London, provides reward and benefits professionals with valuable opportunities to share ideas and knowledge with their peers at conference sessions and roundtables.

The comprehensive conference programme will provide insight into benefits approaches for the workforce of tomorrow. With four conference streams, insightful content will be delivered by industry experts into key areas of reward and benefits, including financial wellbeing, employee benefits

strategy, global reward, and workplace health and wellbeing.

Speakers include Joanna Bean, head of reward, at Samsung UK

and Ireland, who will discuss how to capture the imagination of your talent pool.

Delegates can also hear Jackie Wells, head of policy and research at the Pensions and Lifetime Savings Association, talk about future-proofing pension provision.

Spencer Roach, total rewards manager EMEA at Cisco International, will discuss how to build an innovative global benefits strategy for the business of the future, and Adam Brooke, international benefits manager at Standard Chartered Bank, will speak about how employers can meet the rising demands of eldercare in the UK.

Those attending the event can also hear insights from Dame Carol Black, expert advisor on health and work, Department of Health, and Henk Verhoek, head of international reward at British Sugar, and more.

Delegates will also be able to meet benefits providers and advisers on the busy exhibition floor.

Further details of the conference programme and exhibitors will be announced in the coming months.

For more information, visit www.employeebenefitsconnect.co.uk



The hub...



People moves



Burtoft joins up with Comcast

Kirsten Burtoft has moved to media production organisation Comcast where she is global benefits manager. Previously she was reward manager at NBCUniversal, as well as a reward advisor. Burtoft's experience includes MTV Networks Europe, where she was reward analyst.



Wragge Lawrence Graham hires Mckie

Law firm Wragge Lawrence Graham has appointed Neil Mckie head of reward and performance. He was previously at Herbert Smith Freehills as head of reward, management information (MI) and HR systems, at Deloitte as head of reward and MI, and at Barclays as senior manager, change and reward.



Webb starts at Royal London

Former pensions minister Steve Webb has taken up his position as director of policy and external communications at Royal London. The appointment was announced in August 2015. He was pensions minister between May 2010 and May 2015, and a member of parliament since 1997.



British Land hires Bourne

Warren Bourne has joined British Land as reward consultant (interim). He joined from EDF Trading, where he was head of reward (interim). Bourne previously held the role of global and UK reward director (interim) at Bupa, and of reward consultant (interim) at Henderson Global Investors.



Smith moves to UCL

Karen Smith has joined the University College London (UCL) as head of wellbeing. Smith's prior experience in the sector includes organisational wellbeing manager, as well as reward and wellbeing manager at the Financial Ombudsman Service.



Louise's lowdown

How long until Equal Pay Day finally moves off the calendar?



Pay has featured heavily in the news over the last couple of months.

On 25 October the government revealed plans to extend its gender pay gap

reporting requirements to large public sector employers and to include information about bonuses; during Living Wage Week on 1-7 November, the Living Wage Foundation announced that the voluntary living wage rate had increased from £7.85 to £8.25 an hour, and from £9.15 to £9.40 in London; and 9 November marked Equal Pay Day, the date from which women effectively stop earning for the year relative to men.

This staggering calculation bears repeating; when considering the mean average between the hourly earnings of full-time male and female workers, women are essentially doing their job for free until the end of 2015.

It is of some (very) small comfort that Equal Pay Day fell five days later in 2015 than it did in 2014, although it is worth noting that last year's Equal Pay Day (4 November) came three days earlier than in 2013 (7 November). At that rate, how long will it take for Equal Pay Day to work its way into December or off the calendar completely?

While the law entitles women to receive equal pay for equal work, factors influencing the gender pay gap are complex and varied.

One such factor is the impact that taking time out of the workplace to have or raise children can have on a woman's career and pay trajectory. Some employers are taking action to address this. In October, PricewaterhouseCoopers launched its 'Back to Business' programme

to help those who have taken an extended career break to transition back into the workplace. Meanwhile, Lloyds Banking Group is to double the number of places on its returners programme in 2016.

One of the aims of these initiatives is to support female talent, although the schemes are open to both women and men who have been out of the workplace for two years or more. Demonstrating support for employees – both male and female – that take time out of the workplace, whether for caring responsibilities or otherwise, could help to reduce the associated cultural and material impact of doing so.

The solutions to the pay gap are likely to be as numerous and nuanced as its causes, but dedicating time to analyse contributing factors that can be addressed at the employer level is a step in the right direction.



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This month's big question...

What's on your employee benefits wish list?



do you agree?

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My wish list largely centres around health and wellbeing. Some macro-level factors will, in my view, create increased demand and expectations

that employers provide wellbeing-related benefits and workplaces that are conducive to our health.

There is still a significant way to go to rebalance our public finances. The strain on the National Health Service (NHS) is significant; trusts and foundation trusts reported a combined deficit of £822m in 2014-15 compared with £115m the previous year, according to figures from Monitor and the NHS Trust Development Authority published in May 2015. It is likely employers will be expected to do more to help, even if it is only to play a role in better educating our society on how to achieve healthier lifestyles, reducing future demand on more reactive services from the NHS.

Wearable technology is bringing greater visibility of our wellbeing metrics. As technologies continue to advance, the adage 'what gets measured gets done' will take effect, particularly so with the younger generations, because they will create demand for workplaces that do not adversely affect their 'wellbeing metrics'.

I would like to see employers embracing the trend from an early stage by providing the latest technology to track wellbeing metrics. Wouldn't it be great if we could track data on collective cortisol levels within a workforce to understand what macro-level events cause increased stress levels?

I would also like to see more employers taking a role in providing support and education on key lifestyle factors affecting our wellbeing. Although some good progress has been made, we still have low levels of awareness as a national workforce of the huge impact factors such as sleep, nutrition, exercise, and mind-management can have on overall wellbeing.

Daryl Maitland

is senior HR manager at Cafcass



I discussed this highly topical question with my colleagues over social media, which helped generate some great ideas, most of which revolve

around fitness, food and fun.

Unsurprisingly, fitness benefits are high on the employee benefits wish list. Ideas include an on-site gym, a pool and a climbing wall. All great ideas, but I'm not sure they'll work in our offices... unless we put the climbing wall along the side of the building!

More practical ideas include offering exercise classes such as yoga or Kangoo jumps. One creative employee suggested exercising while working, but I'm not sure I could manage that.

Free breakfast, as well as subsidised balanced meals and fruit juice, are available to employees at our offices but when it comes to food, everyone always wants more. My favourite suggestions are a frozen yogurt machine and a popcorn machine. Add a cinema room and we're all set...

On the fun side, a slide, ping pong table, pool table and an office ball pit are all firm favourites. Personally, I would like a trampoline room, although I'm not really sure how that would fit into the office. Other ideas include experiences such as paid holidays and spa treatments.

There is already a staff lottery in place that awards cash, so maybe employees can buy some of these 'time off' treats with this prize if they would like a bit of rest and relaxation.

I would suggest that even if an employer does not have a large budget to spend on employee benefits, it could still find ways to deliver a fun, fitness or food-related reward to its staff. Here's an idea: take employees on a lovely walk (fitness); stop for lunch along the way (food); and end up at a trampoline centre for a bit of jumping (fun).

Debra Corey

is group reward director at Reward Gateway



Most of my ideas are around saving time and giving me a chance to do more of things I want to with my time.

A main winner would be

a personalised search engine that knew what I was looking for and what was relevant to me. Cookies go some of the way already, but I think something very personalised would be fantastic, pre-empting what I want. It could be considered a little 'Big Brother' though.

I'd also like to have a regular personal shopper, who would visit my place of work with selected clothes just for me to look at, try on, and keep as I wanted. Although I do enjoy shopping, when you need something, inevitably you don't have time to do it, or can't find what you want. A salary sacrifice clothes allowance would also be great given it is sort of my uniform!

I'd also like more on-site facilities too, for example, getting my nails done regularly, as well as a personal concierge who could receive parcels for me, and (almost more importantly) return packages. Internet shopping does take a lot of time out of the shopping equation, but not all the effort.

Another thing on my wish list would be easy access to experts such as solicitors, financial advisors, surveyors and builders. Access to a free consultation for advice or an opinion before investing time and money into something would be great.

On another angle, I'd like a way of making my travel outside of work cheaper, for example, salary sacrifice petrol or train vouchers that can be used for travel at home or during weekends.

At the weird end of the spectrum, I'd pay good money for access to Dorothy's ruby slippers, a transporter or Harry Potter's Floo network to get to places quickly. I'd also like an inbuilt dictaphone in my head so those fleeting thoughts and ideas don't get lost.

Sarah Purnell

is senior compensation manager at Lucozade Ribena Suntory

The month in numbers

Louise Fordham rounds up some of November's key facts and figures relating to employee benefits

£8.25

is the new living wage rate recommended by the Living Wage Foundation
bit.ly/1MbqTl

95%

of respondents feel a responsibility towards helping staff engage with the workplace pension (Source: Aegon UK) bit.ly/1ktA9iU

29%

of female workers earn less than the living wage (Source: KPMG) bit.ly/1PFCpPj

21%

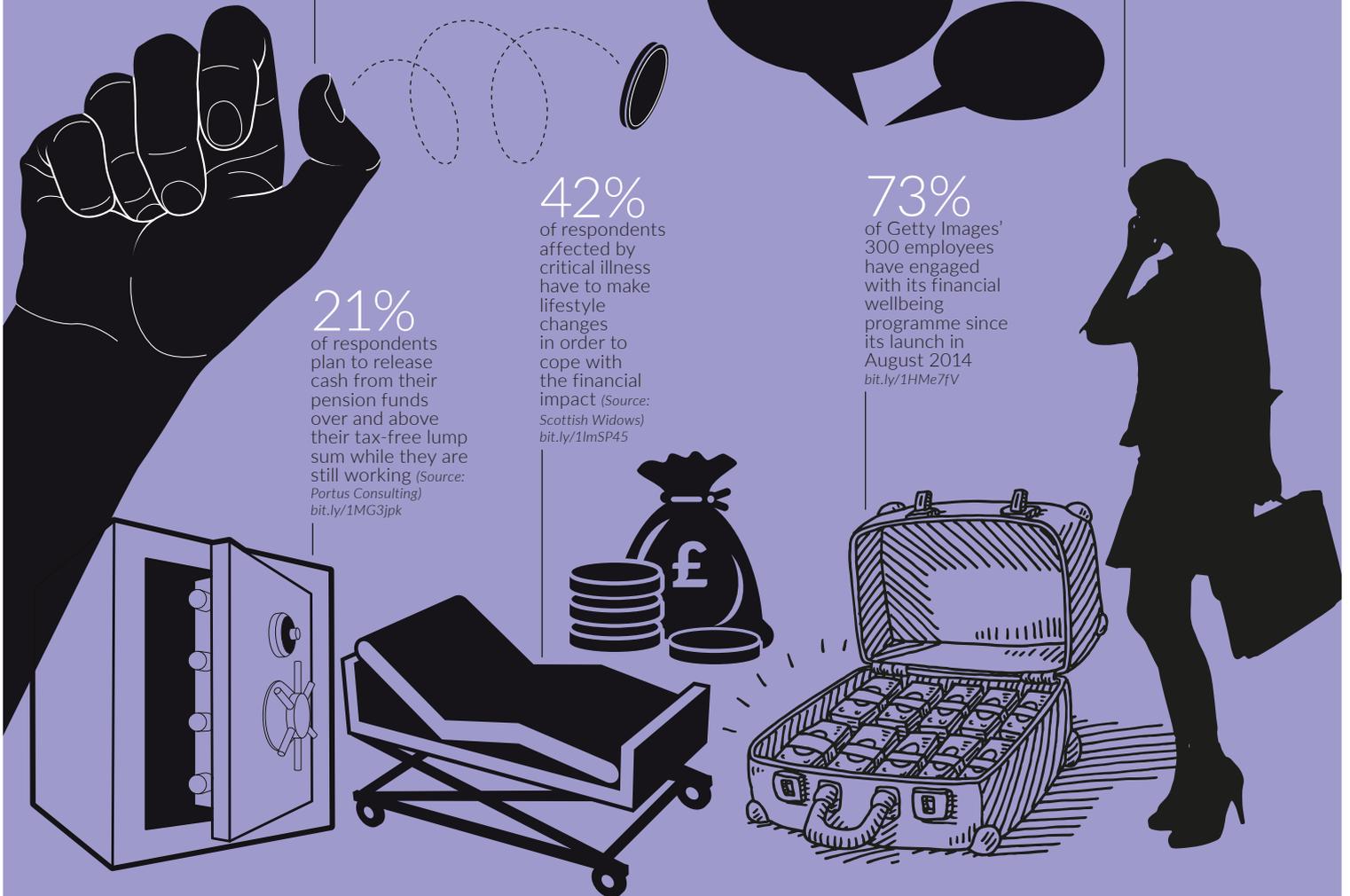
of respondents plan to release cash from their pension funds over and above their tax-free lump sum while they are still working (Source: Portus Consulting) bit.ly/1MG3jpk

42%

of respondents affected by critical illness have to make lifestyle changes in order to cope with the financial impact (Source: Scottish Widows) bit.ly/1mSP45

73%

of Getty Images' 300 employees have engaged with its financial wellbeing programme since its launch in August 2014
bit.ly/1HMe7fV



A New infusions



Jacko

Paternalistic benefits could be set to return in a distinctly modern form



Tynan Barton | Features editor
Employee Benefits

The employment landscape undergoes continual change, whether that is the introduction of the national living wage, responding to the pension freedoms and the ageing workforce, or changing legislation on childcare and parental leave. Employers have to be able to constantly respond and adapt to these changes in order to retain a competitive edge, and their benefits strategy is often a key component in achieving this goal. To meet these challenges, the industry could be looking at a return to a more paternalistic benefits world.

Paternalism is dead...

Some may argue that the paternalistic ways of old are dead and buried, and that employee choice and control is paramount nowadays, but it would seem that not all employees or employers are happy to exchange responsibility completely.

As employees face their own challenges with rising costs of living and the struggle to balance work and home life, they look to their employer to offer assistance. A recent survey of employees and employers by Davidson Asset Management, *Employee benefits: 2035*, published in September 2015, found that 87% of respondents think it is their employer's responsibility to explain how they can get the most out of their benefits package. In addition, 48% view mortgage advice as a useful benefit for employers to provide.

But it is not a complete reinstatement of the traditional paternalistic approach. This way of thinking is not relevant for today's workforces because it does not acknowledge two fundamental factors, says Martha How, reward partner at Aon Employee Benefits. "One is that people don't stay with the same employer for the whole of their lives; that disappeared in the 1970s; the old paternalism was predicated on defined benefit (DB) pension plans and healthcare plans.

"The second reason why old paternalism doesn't work is because it's too expensive and, commercially, all organisations need to get a return on investment (ROI) on their employment spend and their benefits spend," she adds.

New paternalism landscape

What is emerging in the reward and benefits space is 'new paternalism'. "It's much more realistic in terms of the commercial realities of the labour environment; acknowledging that [employees] will have five or six employers in their working lives, and acknowledging that people may want to work different hours," says How. "It's a much more fluid environment, and, of course, cost is more important too."

Employers adopting this new paternalism strategy are looking to support employees and do the right thing, but to do so in a way that is not about dictating and control. It is aimed at enabling, educating and empowering employees to take responsibility. This is nowhere more evident than in the increasing number of employers that are investing time, money and efforts into the health

"PATERNALISTIC EMPLOYERS WILL MAKE SURE THE CORE PACKAGE IS A GOOD ONE AND BENCHMARK AGAINST OTHERS"



Need to know

- The traditional paternalistic benefits approach, which is based upon employees staying in a job for life, is considered to be expensive and outdated.
- Benefits strategies have moved towards the approach of offering employees choice and control over their own benefits package.
- The new paternalism landscape empowers staff with opportunities to help themselves.



Read also

Is total reward dead?
bit.ly/1I7whUp



and wellbeing of employees. This does not have to be at a huge cost to the employer, and many have introduced fitness programmes and wellbeing initiatives. One might argue that this serves the employer by helping to reduce absenteeism and improve productivity, but it can also be seen as a means by which an employer is enabling staff to take responsibility for their health and wellbeing; the organisation is the vehicle through which this is achieved. "All those sorts of things that are about an employer encouraging, educating and empowering, but, most crucially, not picking up the bill," says How. "Health and wellbeing strategies are great evidence [of new paternalism]. Most credible employers of any real size have reviewed, reinstated or, for the first time, put in place a health and wellbeing strategy in the last few years."

While paternalism might bring with it notions of employer-owned housing, all-staff holidays or even paid-for all-employee lunches (see table, page 17), new paternalism is also concerned with making sure employees are aware of the benefits available to them. "For those [employers] that are paternalistic, they'll make sure that their core package is a really good one, they'll benchmark against competitors and make sure they offer a good standard," says Kim Honess, head of flexible benefits at Towers Watson. "They also spend money communicating the ►►



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Statistics

Top 10 benefits offered to all employees (% of respondents)

(Source: Chartered Institute of Personnel and Development's Reward management annual survey report 2014-15, published July 2015)

Benefit	2014	2013
Paid leave for bereavement	80	93
Training and career development	73	83
Pension scheme	71	84
25 days' and over paid leave	66	73
Tea/coffee/cold drinks – free	65	67
Christmas party/lunch	62	67
Death in service/life assurance	60	69
Childcare vouchers	56	63
Allow internet purchases to be delivered at work	55	60
On-site car parking (free/subsidised)	54	60

“EMPLOYERS HAVE REALISED STAFF LOOK TO THEM AS A SOURCE OF INFORMATION”

benefits available, and making sure employees understand the value of those benefits.”

An extension of this, and further evidence of what could be considered the new paternalism, is investment in financial education strategies. Providing financial education programmes enables employees to take control of their finances, but again, they are driven by the employer providing the opportunities. Rather than an old-fashioned school classroom arrangement whereby employees are

talked at, financial education places the responsibility at the feet of staff. Tim Perkins, founder and director at Nudge Global, says: “There is some anxiety around doing too much for employees. Rather than telling people what to do and offering specific products to take up, it’s more a case of organisations wanting to help their people help themselves.”

Perkins explains that Nudge’s research, *Dare to dream: Twenty16*, the full results of which are due to be published in January 2016, shows that 90% of employer respondents want to provide online tools on a self-serve basis, thereby giving staff the tools to help themselves.

The rise in financial education has recently been driven by the introduction of pension freedoms in April 2015 and associated tax changes. “With freedom comes choice and with choice comes the dilemma of having to know what you’re doing,” says Honess. “A lot of [employers] realised that their staff do look to them as a trusted source of information.”

Employee choice

Although the recession has technically ended, many organisations are not cash-rich and there is a focus on tax-efficient benefits and tax breaks. “A lot of the financial education is making sure [employees] do realise where they can get tax breaks to make sure they’ve got the most tax-efficient benefits for them, and increase their take-home pay,” says Honess. Flexible and voluntary benefits, although they centre around employee empowerment by nature, play into new paternalism’s constitution of shared responsibility and employee choice. “Flexible benefits, which has been around for years, where employees voluntarily increase their cover, makes perfect sense,” says How. “It’s just another ▶▶▶

Case study | Richer Sounds

Richer Sounds offers unusual benefits to look after employees

Electrical retailer Richer Sounds takes an interesting approach to employee benefits using employer-owned resources; staff have access to holiday homes and the organisation’s Bentley.

While the benefit of an employer-owned holiday home might at one time have been considered a traditional, paternalistic benefit, the reason for offering it is to create a happy and motivated workforce. John Clayton, operations director, explains: “The original thinking behind it from our owner Julian Richer was to give [employees] somewhere they could go to relax and recharge their batteries, something over and above their normal salaries. It’s important for colleagues to have good holidays, and [then they] are rested and will enjoy work more.”

Richer Sounds now owns holiday homes in the UK, Amsterdam and Spain. They are available

to all staff after six months of service for a small fee because it is a taxable benefit.

“It’s all part of the culture,” says Clayton. “We have a lot of benefits for colleagues, and these are just part of the package. Really the idea is to give colleagues something back and for them to get a holiday. Some people can’t afford an expensive holiday abroad, and it’s to make sure people have the opportunity if they want to.”

The employer also offers a month’s use of the company Bentley to the store that has scored highest on customer service each month.





Viewpoint



Charles Cotton is performance and reward adviser at the Chartered Institute of Personnel and Development (CIPD)

Paternalism has become somewhat of a pejorative term in HR. It commonly refers to the slightly patronising attitude that the manager knows best in terms of the workplace benefits employees should have.

Such an approach reminds me of the television series *Downton Abbey*, where those living upstairs feel a moral obligation to look after the interests of those living downstairs, not always in a way that is appreciated by their servants.

But HR professionals have actually adopted a rather laissez-faire approach to workplace

benefits, where employers typically offer a range of options and then leave the workers to select those that best suit their needs and wants. This reflects changes in our economy and society, where social aspirations and technological change now means that working for just one or two employers over one's working life is no longer the norm, and benefits need to be equally flexible and tailored.

However, the Chartered Institute of Personnel and Development's (CIPD's) recent report, *Show me the money! The behavioural science of reward*, published in March 2015, indicates that offering individuals a smorgasbord of choice may not encourage staff to join, stay and engage with an organisation. Too much choice could encourage inertia because individuals are more worried about making the wrong choices than the correct ones. They can also make inappropriate

decisions because they are forced into instinctive rather than deliberative thinking, while myopia and discounting the probability of the very unlikely means that they don't explore risk benefits and pension plans.

If employers want to harness staff enthusiasm and ideas, then they have to adopt an outlook somewhere along the continuum between paternalism and a laissez-faire approach to benefits.

When it comes to choice, firms should consider limiting the size of the benefit buffet by offering employees a restricted menu of meaningful and appropriately framed options; they should also be given sufficient time to make their selections.

In addition, employers need to adopt an approach that offers staff the financial information, advice and guidance that they need to make informed decisions.

example of an employer providing opportunity, education and empowerment, and an employee picking up some of the tab."

Voluntary benefits can give employees access to luxuries that they might not otherwise consider. Mark Carman, director of communication services at Edenred, says: "Technology benefits are a big plus; for employees who are generally lower paid, technology is quite a high priority for them. The salary sacrifice on technology is quite popular."

Solid foundation

Taking a new paternalistic approach to benefits must come from a solid foundation in the organisation. It might not have traditionally had a paternalistic culture but if that is the benefits strategy it is following, then it must have some alignment to the culture of the business and its values if it is to motivate and engage employees and therefore drive performance. Janice Haddon, managing director at Morgan Redwood, explains: "An organisation and leaders really need to believe in what they're doing to put those strategies in place, so having a solid culture and values in place on which to base those

different reward and wellbeing strategies is quite a key thing. It does have to emanate from a solid foundation."

While the benefits landscape is not turning full circle to embrace the paternalistic reward model from previous periods, the new strategy that educates and enables employees will continue as long as employers want to 'do the right thing' for staff while keeping costs under control 



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Top tips for increasing employees' pension contributions
bit.ly/1PPivS5

💡 Need to know

- The 30-40 age group still has time to make up a pension saving shortfall, but delaying past 40 makes the task much more difficult.
- The first step in encouraging this group to save more is to explain the tax advantages of pensions, the paucity of the state pension and the kind of retirement lifestyle different levels of savings will sustain.
- Auto-escalation is often mooted, but works best in an environment of real pay rises.

Showing the way forward

Pension communications need to be carefully targeted for the 30-40 age group



Ceri Jones |
Freelance journalist

For an employer, older workers who defer retirement owing to inadequate retirement savings can spell higher costs, blocked career paths and lost talent.

Sadly, the pension pots generated by defined contribution (DC) schemes typically fall short of providing a comfortable retirement if contribution levels are low. Actuaries calculate that contributions of 14-16% of salary are required throughout a person's career to achieve a pensions income target of two-thirds of pre-retirement income.

However, the 14-16% savings rate suggested is for contributions across the duration of an employee's entire career and any delay has a huge impact. In its report, *What level of pension*

contribution is needed to obtain an adequate retirement income? published in October 2013, The Pensions Policy Institute calculated that while an average earner who joins a workplace pension at age 22 and contributes continuously until state pension age needs total contributions of 11% to have a two in three chance of adequate retirement income; for those in their 40s the contributions required rise to 26%.

Employees in the 30-40-year age group therefore have sufficient time left to save an adequate pension pot.

Targeted pension communications

As with all age groups, the pension communications piece will need to explain the tax efficiency of contributions. A survey by Aviva, conducted in August 2015, shows that despite all the publicity around pensions, 65% of respondents still do not know that the government pays 20% into their pots through tax relief.

Many also do not appreciate that the state pension, at say £8,000, is still £4,000 below the living wage, nor that the changes to the system due to be introduced next April will leave some worse off.

In addition to those universal explanations, to be effective, communications must be closely tailored to the target audience, rather than carpet-bombing with tired images such as the still-handsome couple, or cardboard boxes that open to reveal different lifestyle choices. Brian Henderson, UK DC and savings leader at Mercer, says: "We need to engage with [employees] in the way they are used to accessing information. This group tends to use Twitter and Facebook so communicate via their smart phones and Ipad, but as they are a group drowning in information because of the way they accept it, any messages must be clear, concise and straight to the point. In particular, I think it is important

to make it obvious what action [an employer] is expecting people to take."

Discussions might start with the kind of retirement that could be purchased with the current projected pot, looking first at the minimum income required to cover household bills, and then the employee's further aspirations.

Making modellers easy to use with few inputs can help employees to get through the process and see the outcomes more clearly, while more sophisticated modellers can be made available to those who are interested.

Themed campaigns can encourage engagement. "Using imagery to help [employees] visualise future life in retirement, such as ageing software, seems to engage this age group," adds Henderson.

The rise of auto-escalation

The pensions industry talks a lot about raising contribution levels by auto-escalation, an arrangement where member contributions rise annually by a set increment, commonly 0.5% or 1%. This is generally timed to coincide with annual pay rises so employees will not feel the deduction too keenly. The employee's pension then grows with more momentum owing to the compounding of the increased contributions.

The concept has been popular in the US where savers typically start paying 5% into their 401(k) plans, and build it up by 1% every year, but employees will find it less acceptable in an environment where pay rises tend to be small.

"We will need to see real pay increases for that to work here," says Damian Stancombe, partner at Barnett Waddingham. "Most pay increases are just inflation-matching and many people have immediate debt issues that would take priority." A dialogue should focus on educating people that they have a choice to either save a lot or to work longer, possibly in a different environment, adds Stancombe.

"The 30- to 40-year-old cohort is an important one," says Ann Flynn, senior consultant at Towers Watson. "We know that one in four employees have postponed their retirement; 75 is the new 65 [according to Towers Watson's *The Global Pensions Asset Study 2015*, published in February 2015]. We're seeing [employers] taking a different approach for different age groups and categories, using the positive impact from the growing awareness of the new freedoms."

In order to keep the talent pipeline flowing, employers must ensure the generation of employees in the 30 to 40 age group are prepared for retirement, whether that is through their income or the age they will be leaving employment ^{EB}



Case study | Nationwide

Nationwide uses communications to increase contributions



The Nationwide group personal pension (GPP), established in 2007, has over 11,000 members. From September 2015, the building society raised its standard contribution rate to the pension scheme from 9% to 13% and has also undertaken to match employees' additional contributions up to 3%. The minimum employee contribution rate remains at 4%, but if members choose to save an additional 3%, then with the matched contributions the total employer contribution is 16% and the total combined contribution rate is 23%. The scheme automatically sets members' additional contributions

to 3%, enabling them to receive full matching from Nationwide.

Amanda Innes, internal communication partner, says: "We recognised early on that for employees to fully understand the changes, they would first need some simple education about how their scheme works. We developed a communications strategy over three phases, spread across the year."

The strategy included an interactive knowledge-sharing session for employees on pensions and a competition to design a poster illustrating their retirement dreams. The changes were then announced through a wide range of communications channels.

"USING IMAGERY TO HELP EMPLOYEES VISUALISE FUTURE LIFE IN RETIREMENT, SUCH AS AGEING SOFTWARE, SEEMS TO ENGAGE THE 30-40 AGE GROUP"



Viewpoint



Jackie Wells is head of policy and research at the Pensions and Lifetime Savings Association (PLSA)

The world of pensions has seen enormous change over recent years. Thanks to auto-enrolment, millions more are now saving for their retirement in a workplace pension scheme. Following the radical pension reforms announced by chancellor George Osborne in the Budget 2014, savers now have more choice than ever before in how they access their defined

contribution (DC) pension savings at retirement.

Research conducted by the PLSA in October 2015 tells us that around a third found the process of making a decision about how to access their DC retirement savings harder than expected. Respondents almost unanimously (99%) agreed they should be ultimately responsible for making the final decision about what to do with their DC pension savings, but about three-fifths still wanted guidance, and just under a fifth would choose their scheme or provider to help them make a decision.

A good-quality pension scheme can play an important part in an organisation's recruitment

and retention strategy, as well as its transition management strategy. While auto-enrolment is doing a great job at nudging people into pension saving in the first place, employers can help communicate the options available at retirement to help complement the government's guidance service, Pension Wise.

Engaging employees in pensions from a young age can give them the best possible chance to achieve a decent income in retirement. Speaking to older employers about pensions can help them make informed decisions about what to do with their savings as they approach retirement.



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Need to know

- Corporate social responsibility (CSR) policies allow employers to highlight important values to staff.
- Employers can promote their CSR policies through certain benefits provision.
- CSR strategies are most effective when they are connected to the organisation as a business and an employer.



Read also

Withers' CSR strategy supports local community
bit.ly/1lwmTdx



Images: iStock

Step on board for an ethical impact

Aligning corporate social responsibility with benefits can help bring values to life



Marianne Calnan | Reporter
Employee Benefits

Employers take corporate social responsibility (CSR) policies seriously, and employees are also increasingly looking to the sustainability, value and impact that the businesses they work for have on the wider world.

For those organisations that place CSR high on the business agenda, aligning the policies with its benefits strategy can help the employer live its values. Robin Farwell, business development manager at Green Rewards, says: "CSR policies can be promoted very effectively through employee benefit schemes, particularly if they are an integral aspect of a scheme and not an after-thought. Experience [suggests] that organisations that link CSR to their employee

benefits find it far easier to deliver their targets because everyone is being motivated to pull in the same direction."

A CSR strategy may involve charity partnerships or introducing benefits that enable staff to volunteer for worthy causes without losing out on any pay. For example, coffee-shop chain Starbucks enables some employees to visit its locations in Africa to experience how it creates coffee from the source. "A group of employees helped out on one of our farms in Africa, which lets them see the product being made with their own eyes, to really know what they're selling," says Rob Green, head of reward, Europe, the Middle East and Africa (EMEA) at Starbucks.

Not only does this type of initiative engage staff with the brand they work for, it also gives the organisation a charitable edge.

Communicating CSR

The connection between CSR policies and benefits can be key to the success of a CSR strategy but employers need to effectively communicate the values and the types of projects that are important to the organisation to give employees an understanding of what is being offered and why. "If employee rewards and benefits are designed with CSR as a priority, then staff will be very aware of the policy and its targets," adds Farwell.

For example, property firm JLL upholds its CSR strategy, Building for tomorrow, by linking it to staff recognition; any employees that opt to take part in its volunteering projects are able to utilise that experience in a case study if they are being considered for an internal promotion. JLL's 2,500 staff are made aware of its CSR policy through internal communications strategies such as the organisation's weekly staff newsletter, its internal social network Yammer and via a stream of 100 employees that make up its champions network and who volunteer to promote its CSR policy and the benefits of taking part.

To encourage employee involvement, employers should emphasise how CSR activity impacts upon an ►►►

Statistics

65%

of respondents want to work for an organisation with a powerful social conscience

(Source: PricewaterhouseCooper's The future of work: a journey to 2022 report, July 2014)

36%

of HR respondents build talent strategies around a firm's social and environmental conscience

(Source: PricewaterhouseCooper's The future of work: a journey to 2022 report, July 2014)

88%

of European respondents offer a corporate matching policy for staff donations

(Source: Committee Encouraging Corporate Philanthropy's Giving Around the globe 2015 report, September 2015)

organisation and its workforce rather than simply informing staff about it. "Employers must give staff real examples of what their CSR policy does and involve them in its output so they start to feel it's a living, breathing part of the organisation," says Cathy Brown, executive director at Engage for Success.

To strengthen the link between CSR strategies and employee benefits, employers that are trying to reduce their carbon footprint could offer their staff a bikes-for-work scheme, for example.

Case study | Astellas



Astellas reflects its CSR policy through charitable giving

Astellas promotes its corporate social responsibility (CSR) policy by offering its 400 staff the opportunity to donate money to charity as they earn and volunteer for community projects. Employees also fundraise for the organisation's own foundation, the Astellas European Foundation, as well as its chosen corporate charity.

The pharmaceutical firm has a 'Give as you earn' scheme in place, which allows staff to donate to its chosen charity, the Fistula Foundation, in a tax-efficient manner through payroll. The charity supports women who have developed the preventable condition of obstetric fistula after childbirth, as well as providing training for surgeons. Robert Wigmore, senior manager, reward at Astellas, says: "We chose a charity that many people haven't come across before to make sure we were really making a difference."

Astellas also promotes volunteering opportunities on local community projects, such as building or decorating schools for children with learning difficulties. Wigmore says: "Charitable giving and volunteering is never a pressurised situation but it is something our employees are encouraged to do. We also lead from the top down, so our [chief executive officer] always takes part.

"These types of opportunities also give staff a chance to mix with colleagues they may not already know, and socialise out of work," he adds.

These initiatives not only emphasise Astellas' CSR policy, but are also implemented off the back of employee feedback to ensure good staff engagement.

Payroll giving

Organisations that are looking to build on their charity work could make use of payroll giving schemes, or reward employees for a job well done by making charitable donations in their name to a cause of their choice.

An employer's CSR strategy can include a range of social and environmental commitments from the business, and when those undertakings are aligned with its benefits offering, the strategy can be used to truly engage workers 

Viewpoint



Ethel Maldonado is community investment manager at Business in the Community

Corporate social responsibility (CSR) policies too often sit on a website, poorly communicated, rarely visited and even more rarely understood by employees. So what can really bring them to life?

Employee volunteering is the most powerful mechanism encountered by Business in the Community (BITC). For example, 80% of employees who take part in workplace volunteering say they are fully aware of the community investment policies put in place by their employer, this falls to 44% for employees who do not volunteer, according to BITC's Community Mark holders 2014-15 research in July 2015.

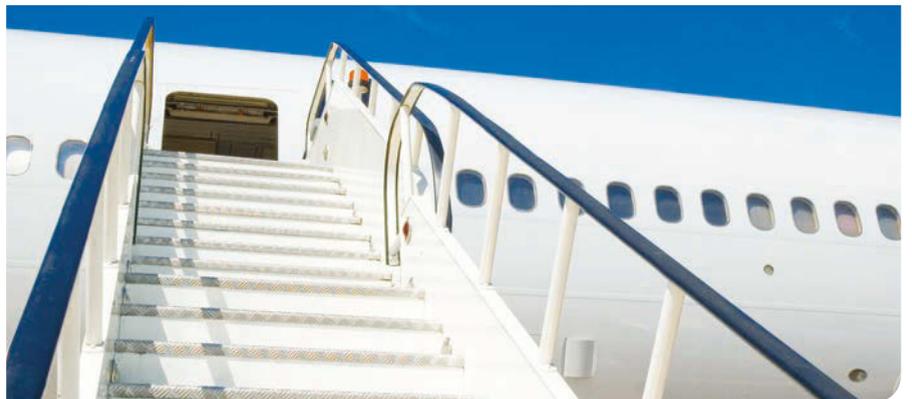
Volunteering brings corporate responsibility to life for staff; it connects them directly to the issues that are being focused on and they feel part of their employer's efforts.

BITC's Community Mark is its standard for excellence in community investment, and the 36 organisations that hold the standard are reaping the rewards of engaging their staff through volunteering.

In fact, 75% of PricewaterhouseCoopers (PWC) staff that volunteer say it is helping them to develop faster and further in their roles. Zurich Insurance has seen volunteers report improved wellbeing and happiness (53%), increased understanding and empathy (61%), and increased awareness of social issues (68%). Manchester Airport Group reports that engagement is 18% higher in employees that volunteer. Significantly, the absence rate of volunteers is more than 3% lower than that of non-volunteers.

Employee volunteering as an engagement mechanism is only going to grow as the current government looks to build Britain's volunteering culture. During the 2015 general election it announced that employees of firms with over 250 staff will be entitled to three volunteering days a year.

While details around the policy are still being worked out, it is sure to shine a much brighter light on employer-supported volunteering and the value it has.



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Motivating staff in the festive season

The run-up to Christmas is a time to obtain staff feedback and build momentum for the year ahead



Bill Alexander | chief executive officer
Red Letter Days for Business



Employers that use the run up to Christmas to listen to what staff want from 2016 will benefit from an engaged and motivated workforce in the new year.

For many organisations, Christmas is a crucial time as it can mark the year-end and be the biggest earning quarter. Keeping a workforce motivated and driven to achieve great things right to the end of the year can be challenging.

Christmas is also a time when businesses can make a mistake by letting staff, looking forward to a well-earned rest, go off on their holidays without addressing any internal issues. This results in top talent succumbing to the 'new year, new you' motto

Key points

- **Employers should not let top talent head off on their Christmas break without finding out how they felt about working for their organisation in 2015 and what they want to see in 2016.**
- **A thank you at the end of the year is crucial, even if the business hasn't hit target. This will keep staff motivated and engaged over the Christmas break to come back and achieve great things in 2016.**
- **Employers could launch new employee campaigns and benefits the first week in January to instantly engage employees after the festivities.**

in search of new job ventures. So what can organisations do to keep employees happy, engaged and motivated over Christmas and into 2016?

Ask employees what they want from 2016

The last few weeks before the Christmas break is the perfect time for an employer to ask staff how they felt about working for their organisation in 2015, and what motivated and de-motivated them. It can use this time to also find out what its employees would like from their job in 2016, and whether it should consider introducing any new internal policies or employee benefits.

It is crucial this communication is conducted personally, for example through face-to-face meetings with individual teams. A survey shared with the organisation on email unfortunately won't cut it and could risk disengaging staff with the activity.

Once the information is gathered all of it should be listened to and considered when launching plans and campaigns for the new year. Employees are the people on the ground working for the business day-in-day out, so they really do hold the key to a happy and engaged workforce.

Say thank you at the end of the year

A recent survey, *Festive employee rewards*, published by Red Letter Days for Business in October, revealed that over half of UK employees respondents have never received a Christmas reward or gift from their employer. This figure is certainly alarming because a 'thank you' at the end of the year, whether the organisation has done well

or not, is crucial to make staff feel valued. Obviously the thank you will not be of a high value if the business has not performed, but a personal handshake from a manager to say, 'We didn't hit target but thank you for your hard work; here's to next year!' will make much more of an impact than many people think.

A small gift that shows appreciation to staff will make them leave for the festive break feeling positive about their role. The survey found that the top five festive rewards employers would like to receive are a cash bonus, a voucher to spend on themselves, a team cash bonus, a night out on the organisation, or a team away day. From experience, the motivating effect from a cash bonus does not last very long as it will often be spent on household bills; a voucher is much more rewarding.

Launch new campaigns in the first week in January

We've all been there: arriving back at work after the Christmas break feeling a little glum as the festivities are over. It's a tough time to motivate. This is exactly why the first week back after the Christmas break is the ideal opportunity to launch new employee campaigns, incentives and benefits. It will give employees a boost and something to strive towards.

Recognition campaigns should never last a short while, however, launching a mini-recognition campaign that incentivises staff to work hard in January works very well. Set a target for the end of January with an exciting reward at the end of it, such as a team night out. It will generate an instant buzz in the office and start employees on the path to achieving great things in 2016 ■

Banding together for a bespoke touch

Employers are beginning to personalise flex schemes with ever-broader benefit offerings



Nick Martindale |
Freelance journalist



Need to know

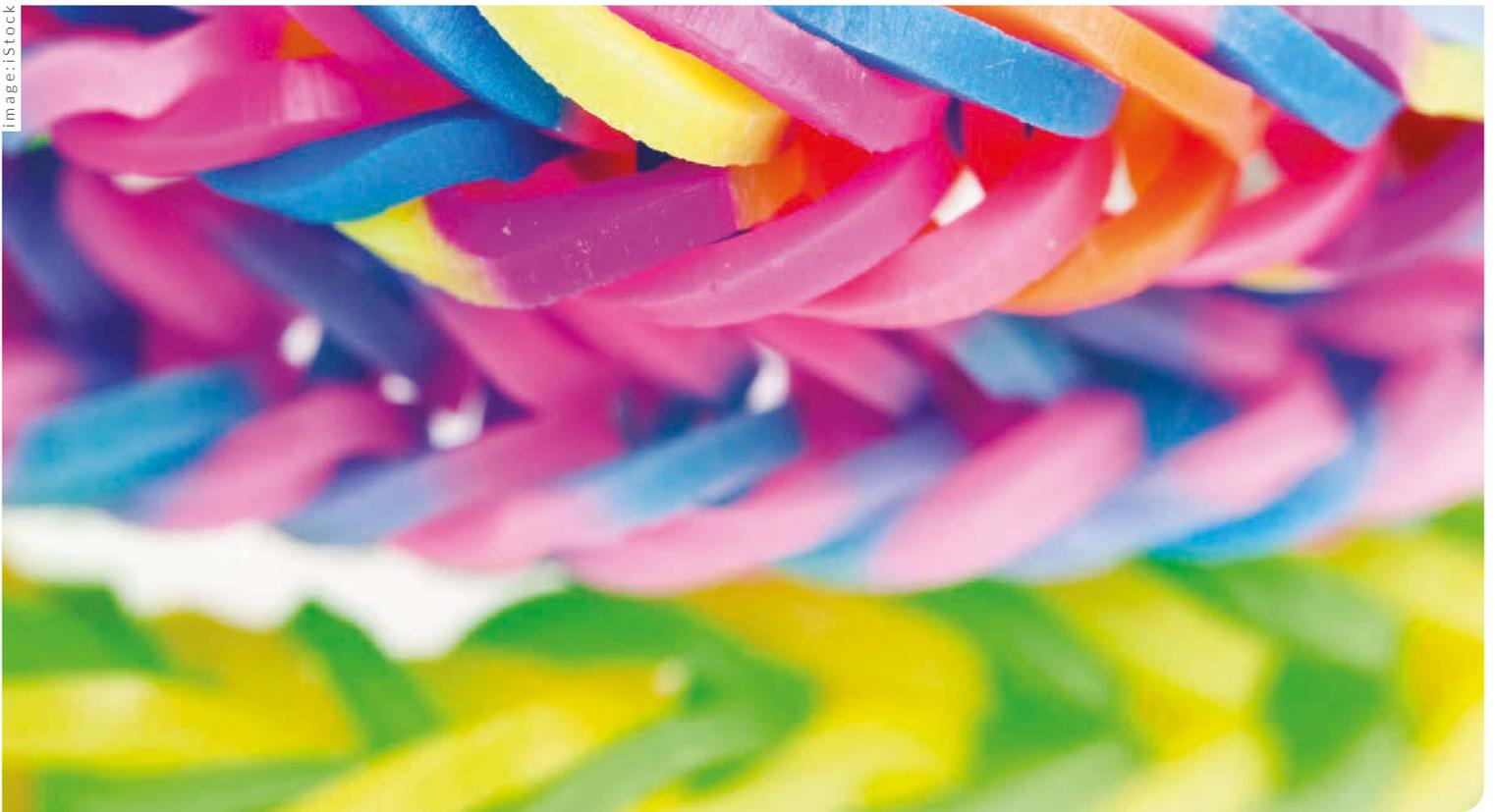
- Any flexible benefit scheme should factor in both employee and employer needs.
- Technology and administration requirements also need to be considered.
- Businesses should also think about the frequency of enrolment windows.



Read also

How to get buy-in from the finance director
for flexible benefits
bit.ly/1Qw4H0m

image:iStock



In order to stay competitive in the battle for talent acquisition, many organisations review their employee benefits strategies to ensure they remain attractive to existing and prospective recruits, as well as fulfilling wider objectives around being seen as a responsible employer.

For many, this means the concept of flexible benefits remains high on the agenda, albeit a less ambitious operation than may have existed in the past, when employees could be awarded a pot of money and given a wide choice of options on how to spend this.

Matt Duffy, head of online consulting at Aon Employee Benefits, says: "The flexibility is more around employees being able to tweak the levels of cover, so to either increase over and above core [provision] or add partners and dependants on, and also managing benefits where there is flexibility, so salary sacrifice benefits such as pensions and childcare."

The reasons behind offering a flex scheme, or even in the benefits that are included in one, differ among employers. Some employers in the technology, retail and financial sectors are now starting to personalise schemes to better meet the needs of their own workforces, says Matthew Gregson, consulting director at Thomsons Online Benefits. "We are starting to see everything from wearable technology to individual savings accounts [Isas] within flex schemes," he says. "Finance benefits can include mortgage advice or student loan matching schemes, and health benefits


 Case study | PepsiCo


PepsiCo relaunches flexible benefits to meet employee requirements

When food and drinks manufacturer PepsiCo looked to relaunch its flexible benefits scheme in 2015, it was keen to introduce a new benefit and so undertook a series of questionnaires and focus groups with employees.

Kajal Mistry, total rewards officer, says: "It had been two years since a new benefit had been introduced so we wanted to select one that would be popular with employees and generate some excitement and engagement."

One of the top requests was for leisure travel insurance, and this was implemented with the option of extending cover to family members, as well as employees.

Alongside this, working with consultant Like Minds, PepsiCo set about redesigning the flexible benefits website, with the aim of reflecting the five pillars of the global organisation's total reward strategy: pay; health and insurance; healthy living; retirement; and work-life balance, and promoted this through a variety of channels, including emails, e-cards and plasma screen televisions, along with messages that appeared on the screens of employees' desk phones.

The employer decided to maintain an approach of having a four-week enrolment window during April and May. "It fits in well from a business perspective and it's also just before the summer starts so employees can also think about the benefits that could support their work-life balance with school holidays such as childcare vouchers, and cycle-to-work vouchers with brighter mornings and evenings," Mistry adds.

The relaunch has already seen a 56% increase in employees accessing the website, and levels of take-up have either increased or remained the same in 13 out of the 15 pre-existing benefits.



are moving beyond private medical insurance [PMI] to wellbeing accounts."

There is also some differentiation in the level of provision that is offered on certain benefits. There is also a trend towards providing flexibility around pension contributions, says Ed Smithson, head of flexible benefits, share plans and communications at Buck Consultants, a Xerox company. "The employer who would traditionally have provided an 8% pension contribution is now saying employees only need to put 5% into a pension and then the rest could go into an Isa, an early student loan repayment, a share plan or an early mortgage repayment scheme," he says. "That's now starting to appear in flex."

Organisational strategy

A flexible benefits strategy also needs to factor in the strategy and aims of the organisation; something that Hope Construction Materials prioritised when it looked to develop a platform in 2014. "On their own they're not unique; it's the package that makes them different, certainly in our sector," says Jim Verity, HR director at the building materials firm. "We do a lot around employee wellbeing so we have an employee assistance programme, we offer discount deals through various organisations and we have flexible holiday entitlement, which allows people to buy up to an additional five days

of holiday a year." On top of that there are some added extras, such as a voucher to buy baby items for anyone who has a baby and a scheme that allows people two days of paid leave a year to undertake a charitable initiative.

Consider technology and cost

Other factors also come into the drivers behind flex. Inevitably, cost is an issue, and this can require a different way of thinking, says Gregson. "Healthcare and protection benefits, such as life and medical cover, are continuing to escalate above inflation," he says. "Employers should review their commitment to these 'defined benefits' and consider putting these into a flex pot to ensure this is something they can continue to offer further down the line."

Technology can also have an influence on what an employer includes in its flex scheme, particularly around how well any new system can integrate with other solutions, such as payroll or wider HR systems.

"Technology should be flexible enough to meet the requirements of clients to engage and of providers to manage benefits effectively," says Matthew Hunnybun, partner at KPMG. "If a provider can allow an employee to select a benefit on their site at any point throughout a year, and in some cases result in 48-hour delivery or immediate cover and if the employer's payroll can accommodate those changes, then the flex system should be capable of managing that choice." ►►

"THE FLEXIBILITY IS MORE ABOUT EMPLOYEES BEING ABLE TO TWEAK THE LEVELS OF COVER"



Statistics

70%

of respondents would like a pot of money from which to be able to choose benefits

82%

think their package should change as their personal circumstances alter

87%

believe it is the responsibility of employers to explain how they can get the most out of their benefits package

(Source: Davidson Asset Management's Employee Benefits 2035 report, September 2015)

The administration burden associated with any scheme also needs to be taken into account, says Graham Tiney, a partner at SecondSight. "They should decide what internal resource may be required to administer the project, or if they are going to outsource," he says. "Managing the data side of such a project can be very time consuming."

Multiple windows

Another factor is how often to allow people to choose or alter the benefits they select. "There is a growing interest in having multiple windows throughout the year," says Smithson. "But we have to remember that certain insurances aren't going to allow [employees] to select benefits at any time, because of the risk of people selecting things at the point at which they think they're going to need to claim on them."

Such decisions are likely to confront more benefits teams in the coming years, as flex schemes continue to grow in popularity. Gregson says: "Within the FTSE 100,

70-80% of [organisations] now have flex schemes, and it's becoming standard across most industries, from retail to banking. Organisations need to meet a huge variety of needs in their benefits provision, and flex needs to be at the heart of this."

The decision to implement flex, and what to include, can be multi-faceted, and with careful planning and implementation, an employer can ensure a scheme is a success among staff 

"ORGANISATIONS NEED TO MEET A HUGE VARIETY OF NEEDS IN THEIR BENEFITS PROVISION"



Viewpoint



Dr Hugh Cook is lecturer in employment relations and human resource management at Leeds University Business School

Theoretically, the motivation for employers to offer flexible benefits schemes stems from their need to attract employees and reduce labour turnover.

Both are key measures of labour market performance, which ought to be improved by offering benefits that are attractive to a wider range of workers.

Given the increasing demographic diversity of labour markets, flexible and wider ranging benefits that can be selected contingent upon employee needs, will, for many employers, be a cost-effective route to improving labour market performance indicators.

However, such schemes also bring a degree of complexity to the reward process and therefore attention should be paid to their implementation in order to maximise positive employee, and subsequent performance, benefits.

Taking the implementation of employee stock ownership (ESO), for example, research by Andrew Pendleton and Andrew Robinson, in *Employee stock ownership, involvement and productivity: An interaction-based approach*, published in *Industrial and Labor Relations Review*, 2010, points towards a variable interacting effect with wider human resources management (HRM) mechanisms of employee voice and participation.

An ESO with minority participation requires complementing processes of employee voice in order to deliver productivity improvements, whereas an ESO with majority participation works independently.

Such complexities highlight the need for qualified and nuanced understanding by employers of the processes through which various schemes work in practice.

Flex schemes are becoming increasingly common so, as is the case with strategic HRM systems, those firms paying attention to implementation are those likely to achieve productivity benefits.

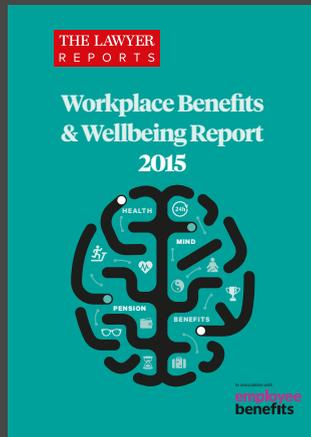
THE LAWYER MARKET REPORTS

The Lawyer & Employee Benefits Legal Sector: **Workplace Benefits & Wellbeing Report 2015**

This report features the output of two separate research projects; one of the largest salary surveys ever conducted among legal professionals and a more focused study with HR departments looking at benefits and wellbeing strategies.

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With sections on employee wellbeing and details of salaries across 14 practice areas at all levels of seniority, this is the most comprehensive report ever produced on employee benefits and well-being in the legal sector.

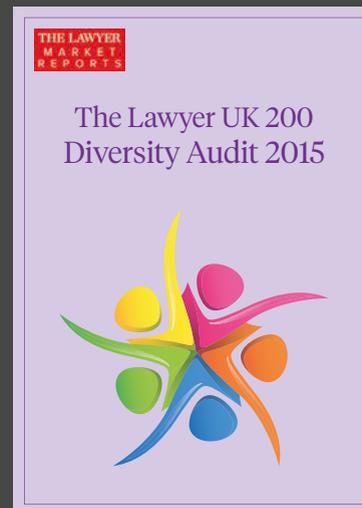


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The Diversity Audit, a follow-up to our 2010 report, ranks the UK 200 firms by the proportion of females in their partnerships and the top 100 by the proportion of female equity partners (also highlighting five-year trends). We also look at how firms are faring across all the other key diversity strands: sexual orientation, ethnicity, social mobility and disability.

The report names the five firms who stand out as 'diversity champions' and discusses what they are doing to promote diversity and inclusion and profiles 20 'diversity pioneers', who are showing commitment to the diversity agenda. Also included are thought-leadership pieces from people in legal education, law firm management, the Law Society and in-house.



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Need to know

- Putting choice and flexibility at the heart of a company car scheme can increase engagement with the benefit.
- Employers must be mindful of the varied requirements and priorities of its workforce.
- Relevant and comprehensive communication provides employees with a full understanding of company car schemes and can boost take-up.



Read also

How can company car schemes meet the needs of a varied workforce?
bit.ly/1QxUIYs

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Keeping up with tomorrow's travel

Understanding the evolving needs of employees is key to an effective company car scheme



Marianne Calnan | Reporter
Employee Benefits

As the needs of today's workforce evolve, so too must the benefits offered by employers, including the provision of company car schemes.

There is no single employee model that an organisation can build its benefits around. Offering company car schemes that provide a degree of flexibility where possible, can help employers to meet the varied requirements of its employees. This flexibility, which can be advantageous for both employers and staff, extends to factors such as car type and funding methods.

Richard Jessop, head of salary sacrifice at Ogilvie Fleet, says: "There's a growing realisation that one-size-fits-all approaches [to employee benefits] aren't supporting the changing needs of employees; they need a degree of flexibility and choice."

For employers and staff, budgeting has become ever more important, so company car schemes need be as cost-effective as possible. In turn, this can boost take-up of the schemes and increase their appeal.

One way of enhancing flexibility is to offer cars as a benefit through a salary sacrifice arrangement, which could sit alongside more traditional company car schemes. Car salary sacrifice schemes tend to be popular with employees because they are straightforward to manage and cost-effective. Alison Argall, business development director at Tusker, says: "Budgets are tighter than ever before, and with car salary sacrifice schemes, all the employee has to do is add fuel, so it is fairly easy to budget monthly."

Salary sacrifice schemes can also enable employers to extend cars as a benefit to members of its workforce that may not be eligible for existing company car schemes, thereby complementing and expanding its benefits offering.

Modern communication

Considering the range of benefits available through many of today's employee benefit packages, more may need to be done to make company car schemes stand out from the crowd. "Today's workforce has a plethora of benefits to choose from; each employee will have a different budget and will look to maximise the number of benefits they receive to best suit their personal circumstances," says Jessop.

Strong communication strategies can be harnessed to promote company car schemes, as well as to improve employees' understanding of what the scheme that they



Case study | Danone



Danone engages staff with company cars

Danone uses communication to ensure its longstanding company car scheme remains valued by staff.

In September 2015, Danone also launched a salary sacrifice car scheme as a separate benefit, which is offered alongside its existing company car plan. Both schemes are provided by Leaseplan.

The new scheme is available to all of Danone's 1,300 UK employees, including its 350 dedicated car drivers.

John Mayor, head of UK rewards at Danone, says: "We offer our company car scheme and salary sacrifice scheme separately because the company car scheme

is in line with our global policy. The salary sacrifice scheme offers freedom of choice for a low-emission, greener vehicle and the more choices we give, the better we are at attracting and retaining the best-possible staff. Our ambition is to be ahead of our competitive set in terms of total reward."

To communicate the car schemes, and to ensure staff are fully aware of what they are being offered and the potential savings to be made, the employer uses communication methods such as desk drops, posters, road shows and posts on its intranet site.



Viewpoint



Colin Tourick is Grant Thornton professor of automotive management at the University of Buckingham Business School

The biggest driver of change has been the tax system. Benefit-in-kind (BIK) tax is based on the car's carbon dioxide (CO₂) emissions and the government cranks up the BIK tax rate every year. This encourages employees to choose cars emitting ever-lower levels of CO₂, particularly diesels.

Many employers now wish to do their bit to help the environment, so they impose their own cap on CO₂ levels. Normally 120g/km is common, but this number is reducing every year.

The BIK tax system also encourages many workers to give up a benefit that was once quite common; free, private fuel paid for by their workplace. If someone is still receiving this benefit, they should check if it is giving them a benefit, because they may be saving the cost of the fuel but may be paying even more than that in extra pay-as-you-earn (PAYE) and national insurance.

One big change in recent years has been car salary sacrifice schemes. Employers such as these because they represent an attractive benefit of employment and help employers meet their health and safety obligations. Rather than driving business mileage in an old 'grey fleet' car, their employees are driving new, properly managed and maintained cars.

Despite these advantages, salary sacrifice won't replace regular company cars; it tends to be offered to employees who would not have qualified for a company car, because it is most cost-effective for smaller, cheaper cars with low CO₂ emissions.



company car drivers tell us that tax cost and fuel efficiency are more important than driving performance and vehicle design when choosing cars. Looking ahead to 2020, they believe that sustainability and in-car connectivity will become more important selection criteria," he adds.

Indeed, more than half (54%) of employer respondents are taking steps to make their fleets more environmentally friendly and to reduce carbon emissions, according to *The Employee Benefits/Alphabet Fleet research 2015*, published in July 2015.

Staying in tune with the evolving needs and priorities of employees is key. Building flexibility and choice into schemes can boost engagement, but it is also crucial that employers thoroughly communicate the scheme to their staff 

72%

of respondents say the degree of freedom to pick their own vehicle is important to them (Source: Lex Autolease, October 2015)

64%

of respondents take the monetary value of a company car into account (Source: Lex Autolease, October 2015)

57%

of respondents take the monetary value of a company car into account. Just under half (45%) of respondents see the offer of a company car as a mark of achievement (Source: Lex Autolease, October 2015)

are being offered means for them in cost and use. Offering a range of cars for staff to choose from can help employers increase staff engagement with company car schemes and increase take-up. Taking employee feedback into account can enable employers to ensure that the benefits they offer to staff are both appropriate and valued.

"DRIVERS STARTING TO TAKE COMPANY VEHICLES FOR THE FIRST TIME ARE AWARE OF THE ENVIRONMENT"

Employees have their say

John Webb, principal consultant, Lex Autolease, says: "There's a realisation now that employees want to have more of a say in what benefits they're offered and how."

Because the qualities that employees look for in a car may vary from individual to individual, access to a broad choice of vehicles to suit their lifestyle is a key priority for many company car drivers. The green credentials of a car have also become a more significant factor for consideration, particularly among younger staff. Peter Eggeman, fleet consultant at Zenith Leasedrive, says: "The generation of drivers starting to take company vehicles for the first time have been brought up to be more environmentally aware."

He adds: "The government has indicated that two-thirds of all newly registered ultra-low emission vehicles [ULEVs] have been bought for fleet usage and that the UK is the fastest-growing European market for ULEVs."

Low-emission cars could overtake more traditional priorities for company car schemes, says Toby Poston, director of communications and external relations at the British Vehicle Rental and Leasing Association (BVRLA). "Fleet managers and

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'Tis the season to say 'thank you'

Well-planned treats and perks can provide a motivational boost over the festive period



Tynan Barton | Features editor
Employee Benefits

The Christmas season brings a mix of emotions for employers and their staff. While some look forward to a few weeks of parties, celebrations and winding down, for many it is one of the busiest times of the year. However, there are a number of options employers have to keep employees motivated through the festivities.

Get in the festive spirit

It may be tempting for employees to clear their desk and concentrate on their party outfit rather than a looming deadline, but it is important to find that happy medium that allows staff to get into the festive spirit while keeping productivity levels high.

Helping employees manage their time efficiently can better enable them to juggle competing demands, says Bill Alexander, chief executive officer at Red Letter Days for Business: "Employees will be feeling pressure in the run-up to Christmas, not only because they'll have work projects to complete before their holidays, but they'll also be juggling Christmas outside of work for their family and friends too.

"In the run-up to Christmas, [employers could] get staff to recognise when they do their best work and on the days when they're least productive, let them take a few hours off to pop into town to run festive errands or do some online Christmas shopping," he adds.

Provide a personal thank you

Christmas and expectation of the new year can bring a time of reflection, and many employers use the season to say thank you to staff for their hard work throughout the year with a gift or reward. Providing a personalised or tailored gift can ensure it comes with the right message. Gone are the days of giving employees a turkey, says Joanne Taylor, head of business development at Jordan Media. "There are lots of challenges employers face that need



Need to know

- Employers can offer treats and perks to help staff stay motivated during the festive season.
- Personalised gifts or a 'thank you' can boost engagement levels.
- Employers can introduce new year initiatives in December to combat the January blues.



Read also

What are the latest trends in Christmas incentives?
bit.ly/1X10LZF

to be thought through otherwise a well-meaning benefit or reward programme can have the opposite effect on staff and make them feel alienated," she adds.

For example, if an employer is presenting staff with specific retail gift cards, it needs to consider its demographic and the brands that will appeal to staff.

Employee recognition can help boost motivation during a potentially stressful time. Jenni Wilson, operations director for corporate fitness and wellbeing at Nuffield Health, says: "Employers could send individual messages to staff to thank people for their year's contribution. They could highlight something special they've done individually that has made a difference to the [organisation]. This can be a real boost to wellbeing."

Support employees' health

Offering support for employees' health and wellbeing can help focus their minds and rejuvenate motivation levels.

"Employers can promote healthy eating and drinking through user-friendly education," says Wilson. "For example, 'guess the calories' in the average Christmas dinner or glass of wine and then advise the equivalent they would have to walk, run or cycle to burn these calories off." Employers could also give a helping hand to those who prefer a little indulgence, with restorative post-Christmas party treats, for example.

Financial worries are also a high priority for employees who might be concerned about spending on presents spiralling out of control. It is worth employers reminding staff about employee assistance programmes or financial education services available to them.

Employers can help raise spirits by introducing new year initiatives in December. While providing a focal point for staff to look forward to, it can also pre-empt the January blues.

Provider PeopleValue recognises that the Christmas season is a busy time for its own employees, and they may need extra motivation in the new year. "We are focusing on a big event for the company in February. It gives people something to look forward to after the last party popper has been popped. There's a balance between having fun and maintaining customer service and support," says Mike Morgan, chief executive officer at PeopleValue 



Rewards that go with the flow

**Anglian Water is striving for a benefits package
that is competitive and cost-effective**



Marianne Calnan | Reporter
Employee Benefits



Anglian Water prides itself on its inclusive culture when it comes to employee engagement and retention, which is why the water supply organisation offers a range of benefits to as many staff as possible. One of its key challenges is offering a benefits package that is both cost-effective and competitive to attract and retain the best workforce possible. Sally Purbrick, head of reward at Anglian Water, says: "As much as possible, we try to include all our employees so no one misses out on benefits or opportunities. Money and budgeting is always a challenge for us. So for every pound we spend, employees need to get the maximum value from it without a large cost."

As the water-supply industry is traditionally male-dominated, Anglian Water works to set itself apart and support female talent by hiring more female staff and offering unusual and competitive employee benefits. This has helped it to narrow its ratio of male-to-female staff, which has evolved from 69% male and 31% female employees in 2014, to 65% male and 35% female employees in 2015. Purbrick says: "We put lots of time and effort into our changing demographic but there's a lot of traditional history of us being in a male-dominated sector. Our mixed staff demographic gives us a good blend of ideas and views."

The organisation launched a health and wellbeing campaign, Get Advice, in June 2014 to educate employees about what they can do if they or a loved one is suffering from mental health



At a glance | **Anglian Water**

The organisation was founded in 1973 and provides drinking water to areas in Suffolk, Bedfordshire, Cambridgeshire, Buckinghamshire, Essex, Lincolnshire, Northamptonshire, Nottinghamshire and Norfolk. Its sister groups include Anglian Water Property Holdings (UK) Ltd and Osprey Water Services Ltd.

It was formed by the Water Act as one of 10 regional water authorities that took over statutory and local authority-owned water supply and waste water undertakings, and was privatised as Anglian Water Services Limited in 1989.



Read also

TalkTalk looks to provide value to staff through benefits strategy
bit.ly/1MTHbcV

issues, as well as what steps to take if they notice significant change in someone's behaviour or mental wellbeing.

The campaign included a video on Anglian Water's intranet site, which contained insights from medical professionals and the organisation's healthcare provider, and some of its employees also shared personal experiences. The organisation has also taken the Time to Change pledge, committing to help end mental health discrimination in the workplace.

Employer-related benefits

Anglian Water offers all of its 4,000 employees the opportunity to pay its water bills in a salary sacrifice arrangement, which gives staff an annual saving of 23% on their water bills. It is this standard of benefit that allows Anglian Water to motivate and, just as importantly, retain its employees; the organisation has an average length of service 11 years. "We offer a bigger benefits package than some other employers to be more competitive; it's about the entire package rather than just a single benefit," says Purbrick.

Rewarding staff

The organisation runs an employee recognition scheme that enables managers to reward staff for reflecting the organisation's values by awarding them with a scratch card. The scratch cards hold a value of between £10 and £50, which can be redeemed as high-street shopping vouchers. "This campaign is all about the quick and instant aspect of rewarding staff," adds Purbrick.

The organisation also hosts an annual employee recognition celebration; its Love What You Do awards. Around 300 members of staff are invited to the event, which showcases the organisation's culture of fairness and its ethos of avoiding 'saying one thing and doing another'.

In line with its policy of employee inclusion, any employee can nominate a colleague for reflecting the organisation's values. All of the nominations are shortlisted by a panel of senior managers and all those shortlisted are invited to the annual event.

Eco-friendly approach

Because sustainability is an important pillar of the employer's values, an eco-friendly venue is chosen for the event and the awards that the winners receive are made of wood.

In conjunction with its commitment to sustainability, Anglian

Business objectives

- To continue to even out its ratio of male-to-female staff.
- To offer a competitive, cost-effective employee benefits package to its workforce.



Water launched its Love Every Drop campaign in 2010, through which the organisation aims to create value for the long term and manage the business in a sustainable manner.

The campaign aims to put water at the heart of the organisation, as well as its employees' and customers' lives. It comprises 12 business goals, which include: being an employer of choice, no pollution, 100% customer satisfaction with its service, zero waste, and making a positive difference to the communities Anglian Water serves. Victoria Jones, reward manager at Anglian Water, says: "Our Love Every Drop campaign reflects our values, which are innovation, collaboration and transformation, to our employees."

Sustainable employer of choice

In November 2011, the employer started implementing a flexible approach to total reward statements by rolling out the statements online rather than distributing hard copies.

Benefits

Pension

- Trust-based defined contribution (DC) pension scheme available for all new staff with a salary sacrifice option available.
- Minimum employee contribution set at 5% with a matching employer contribution of up to 8%.
- Defined benefit (DB) scheme closed to new joiners.

Health and wellbeing

- Private medical insurance (PMI) available for all employees completely employer-funded.
- Eyecare policy available for all workers, through which staff can access e-vouchers.
- Employee counselling and employee assistance programme (EAP).

Financial education

- Financial management scheme for all employees.
- Masterclasses to all staff on debt and saving.

Group risk

- Income protection scheme offered to all employees (employer-paid through pension scheme).
- Critical illness insurance (employer-paid as part of pension scheme).
- Personal accident insurance offered to all employees and part employer-funded.

Staff travel

- Company car scheme blended with car cash allowance option (employer-funded).

Family-friendly benefits

- Childcare vouchers via salary sacrifice.
- Flexible working options.

Holiday

- 23 days in addition to public holidays, which increases with length of service.

Career history



Sally Purbrick • head of reward Anglian Water

Sally Purbrick has been head of reward at Anglian Water since 2007, after holding roles such as HR project manager, head of business performance and various management accounting roles within the organisation between 1999 and 2006.

Her main responsibilities as head of reward include developing the organisation's total reward strategy, encompassing employee recognition, HR administration, payroll and bonuses.



Victoria Jones • reward manager Anglian Water

Victoria Jones joined Anglian Water in 2011 as reward manager after working for Travis Perkins from 2008 to 2011 as group reward manager. Jones also previously held the role of compensation and benefits manager at Bepak, as well as HR analyst and compensation and benefits manager at O2.



This was conducted through its Love Every Drop campaign, and aimed to encourage staff to lead more sustainable lives.

Balanced communication

Communication is a key component of the way Anglian Water connects with its employees. "Staff communication is about a balance and it's really easy to over-communicate," says Jones.

It publishes a monthly newspaper, *Anglian Water News*, which it uses as one of its key methods of communicating with its workforce, particularly as it is delivered to their home addresses.

Despite its already strong staff engagement with benefits, Anglian Water is keen to continue to create an evolving reward package that motivates and retains talented employees, and to further encourage women into the water-supply sector .

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Re-examining inactivity in the workforce

**Gyms are working to support the long-term fitness goals of staff
and to help employers improve health and activity levels**



**James Shillaker | Director
GymFlex**

Those who believe that inactivity causes obesity might be in for a shock: a long-term study by Exeter University, *EarlyBird diabetes study*, finalised in 2013, suggests it is actually the other way around. Consuming a fatty, sugary diet in the early years causes obesity, which in turn makes people inactive. The World Health Organization (WHO) regards childhood obesity as one of the most serious global public health challenges for the 21st century.

By the time these kids become prospective employees they are often already obese, inactive and at much higher risk of illness and disease. The worrying part is that there is no end in sight to this trend.

Employers see benefits of active workforce

The UK is generations away from having a workforce that is physically active and enjoying the related health benefits. The good news is that a lot of UK employers have already started to embrace the need for a more active workforce and benefits like gym memberships are widespread. But are gyms the answer?

There is little doubt that the gym is the best place to get an overall, all-body workout. It's packed with state-of-the-art equipment, qualified fitness professionals, approved exercise classes and extra nutritional and lifestyle advice. However, gyms have a lot to learn about how they work alongside clients. Employees having a gym membership is one thing, using it effectively to fulfil their health objectives...well, that's another story. How is it that established gyms, in good locations, selling 12-month memberships are not full or have a waiting list? There is a feeling that gyms are

too good at selling the fitness concept but not as effective at helping employees fulfil their long-term fitness objectives. The fact there appears to be as many people joining as there are leaving every month, for a sustained period of years, might help support this theory as to why gyms are not full up.

NHS guidelines recommend 30 minutes of exercise, three times a week. Although there are no confirmed statistics, it appears only a small percentage of a gym's paying members do this. Even more worrying is that there is a significant percentage of paying members that have not visited the gym at all in a calendar year. GymFlex recently started a programme that maps the effectiveness of its memberships, getting real time data from its clubs as well as the employees who use them.

Fifteen years ago very few people cared about the usage data being collected. Now, with salary sacrifice options, in-house gyms and employers subsidising or funding gyms, the value of measuring the effectiveness of an employer's wellbeing efforts and seeing a return on that investment is being recognised.

Appeal to employees

Another area gyms are looking to improve is their attractiveness to sedentary employees. The journey an employee takes from being completely inactive to working out every week, is defined by a series of emotional triggers that differ for every person. It is clear that messages like 'new year, new you!' and 'get beach-body ready!'

are of limited effectiveness now. A lot of gym marketing is also not suitable for a human resources- or employee benefits-led campaign because it does not take into account the staff brand or corporate image of clients.

A study by research analysts Mintel, *Health and fitness clubs UK*, July 2015, discovered nearly 80% of adults have a fitness goal but only 12% were members of a gym. I think this highlights the need for gym providers to diversify their messages and create new ways of connecting to the emotional and physical health triggers of employees, rather than just pushing for them to join the gym from the outset ■



Exercise proves to be a good fit

Gyms and gym memberships have become an important part of health and wellbeing strategies



Scott Beagrie |
Freelance journalist



iStock

With regular exercise known to be beneficial for both physical and mental health, corporate gyms, gym membership and gym subsidies have gone beyond being viewed as an additional desirable benefit to become an important part of employers' health and wellbeing strategies. They are one of the most commonly offered perks via a voluntary benefits scheme.

Some employers, such as food and drinks giant Nestle and sportswear retailers Sweaty Betty and Adidas Group, have on-site fitness centres at their corporate headquarters that are valued by employees. There is little doubt that this can considerably enhance an employer's brand and serve as a powerful recruitment and retention tool, but they can prove costly to run and maintain.

More commonly though, employers negotiate favourable rates with local or national gym providers that are passed on

to employees. Membership subsidies are typically then offered to employees through a salary sacrifice arrangement. Employers wishing to provide access to a wider choice of gyms and options could also consider third-party providers such as Incorpore, which can call on a network of 2,872 health clubs across the UK and Ireland. Employees pay directly for the gym near to where they live or work at a discounted rate of up to 30%.

Membership costs

The gym market does change and the rise of budget and pay-as-you-go gyms in recent years has seen the emergence of a two-tier market. These can bring membership costs down to as little as £10 a month per employee and in some cases have no joining fee. In turn, some of the bigger names have responded with shorter, less restrictive contracts. The good news is that this means more options and flexibility for employers.

When talking to potential providers, employers must make sure they know what the experience will be like for the employee. Some individuals can find gyms intimidating if they have



Read also

More buyer's guides
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The facts

What is corporate gym membership?

Where employers offer employees paid-for or discounted access to a gym, health club, leisure or sports centre, or even fitness classes and facilities, often as part of a voluntary or flexible benefits package.

Where can employers get more information?

Visit the Employee Benefits website at: employeebenefits.co.uk

Who are the main providers?

3D Leisure, Better Leisure Centres, David Lloyd Leisure, Fitness First, Incorpore, Nuffield Health, The Gym Group and Virgin Active.



Statistics

44%

of employees want support from their employer to make healthy lifestyle changes
(Source: Bupa, November 2015)

73%

of employees choose to adapt their lifestyle to improve their physical health
(Source: Bupa, November 2015)

13%

of respondents in their 50s put corporate gyms in their three most popular benefits, rising to one-fifth of those in their 20s and 30s
(Source: PWC, April 2015)

never been before. An employer should learn what free sessions will be available to staff and what scope there is for one-to-one sessions with a trainer. It should also find out how flexible the options really are. Better Leisure Centres, for instance, is a charitable social enterprise that has no minimum contract and offers flexible payment options. As well as gym facilities, it offers 70 swimming pools nationwide with swim-only membership as an option.

In future, employees may want to be more targeted with their health and wellbeing strategies so employers can explore the scope for more tailored approaches.

In addition to health and wellbeing benefits for staff, there is mounting evidence that attending fitness classes with colleagues can also increase motivation and improve team building, leading to higher productivity 📈

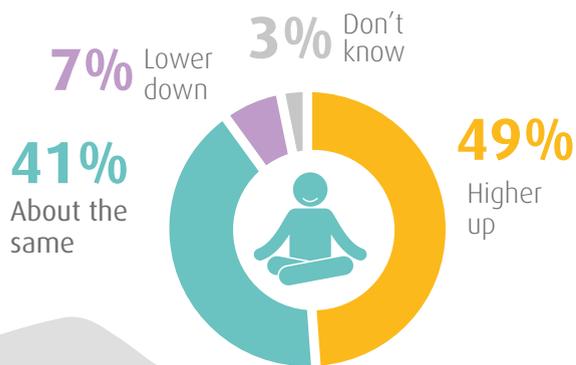
What's the current state of workplace wellbeing?



In the last few years, it has been acknowledged that the health and wellbeing of staff does have an influence on their engagement, loyalty and productivity. Employee wellbeing has become a topic relevant to all senior managers, not just the HR division. But, how far have attitudes changed?

A recent Management Today survey, in association with employee benefits specialists Unum, looked at this issue and here is a snap shot of today's view.

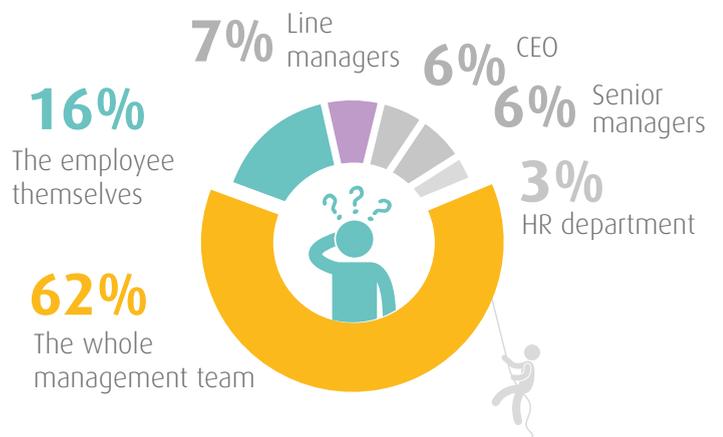
Where does employee wellbeing sit on your corporate agenda now, compared to 5 years ago?



62% of companies have physical health initiatives or benefits but only 41% have ones for mental health

50% of organisations think they are equipped to deal with the growing number of older workers

Whose responsibility is employee wellbeing?



1/4 of companies are taking steps to encourage employees to switch off from their "always on" lifestyle

The most popular wellbeing initiatives to help switch off are:



To read more about the survey results go to: managementtoday.co.uk/go/unumsurveyresults

Source: Management Today survey commissioned by Unum, July 2015



Because everyone needs a back-up plan

Group income protection

The GIP market continues to expand on the back of auto-enrolment



Georgina Fuller |
Freelance journalist



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Group income protection (GIP) is an insurance policy that provides a replacement income to an employee if they are unable to work due to long-term illness or injury. Limited-term policies are also available that provide benefits for between two and five years. Most organisations offer four different types of group risk cover: life assurance at four times an employee's annual salary, income protection, critical illness insurance and personal accident insurance.

The latest report by the industry body Group Risk Development (Grid), published in April 2015, showed that a total of £1.26bn was paid out in claims during 2014. The report showed a significant increase in GIP on the previous year at £20m a year. The main cause of claims across all group protection was found to be cancer, with the highest for group critical illness (68%), followed by group life (46%) and GIP (24%). For group life, this was followed by heart disease (16%), by heart attack for group critical illness (10%) and by mental illness for GIP (23%).

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📊 Statistics

24%

of respondents that would like to receive income protection, but currently only 6% do (Source: Canada Life Group Insurance, May 2015).

39%

of respondents that do not currently have life insurance (Source: Canada Life Group Insurance, June 2015).

The Grid report also showed, for the first time, the number of cases each year where people were helped back to work before a claim becomes payable, often with the support of the insurer, the employer or both. In cases of active intervention, including rehabilitation services, such as counselling or physiotherapy, 1,529 people were able to go back to work in 2014 before they had been off sick long enough to make a claim.

Early notification

As the average GIP policy has a six-month waiting period, some insurers have introduced incentives to encourage employers to notify them of potential claims as early as possible. For example, Legal and General offers an early-notification bonus that returns 5% of the premium where an employer covering more than 250 employees flags up at least 80% of long-term absences within a set period.

While the main objective of a GIP scheme is to provide benefit and support to employees unable to work, insurers have also developed a wide range of added-value services to supplement cover. These help to differentiate products but also provide a benefit to employees and employers whether or not anyone needs to claim.

Employee assistance programmes (EAPs) are the most common add-on service. These support the insurers' early-intervention goal by offering employees access to confidential, telephone-based support and information on topics ranging from stress and mental health problems to debt and childcare. They can also support line managers by providing assistance with work-related issues.

Other added-value services are also available. For example, Aviva includes access to its Home of Health website, which contains advice and information on everything from ►►

combating stress to getting fit; and Canada Life increased its range of added-value services in 2014, introducing a treatment sourcing service from Medical Care Direct. This negotiates private medical treatments tailored to an individual's requirements and at a fixed price wherever possible.

The GIP market continued to grow in 2014, according to Swiss Re's *Group Watch 2015* report, published in April. Premiums were higher in all product areas, with an overall growth of close to 8% for the year. The study also found that over 200,000 more people were benefitting from life and disability insurance products arranged through their employer.

"WITH GIP SEEING EXPANSION, MANY ARE NOW CALLING FOR SOME FORM OF COMPULSION FOR GIP ITSELF"

The *Group Watch 2015* report also showed steady growth across most lines of products. Premium growth was again strong in the group death benefits sector with £1.25bn in-force premiums reported for 2014. This strong growth continues the trend from previous years, and is the first time the market recorded annual growth in excess of £100m.

GIP compulsion

With the GIP market seeing expansion on the back of pensions auto-enrolment, many are now calling for some form of compulsion for GIP itself. This also fits with the government's drive for welfare reform, with insurance able to take some of the pressure off the state.

In addition, the government's Fit for Work service brings more attention to the role of rehabilitation. As part of its remit, this service provides occupational health assessments and return-to-work support to employees off work for four weeks or longer. Showcasing this approach could help to underline the benefits of GIP 



The facts

What is group income protection?

Group income protection (GIP) provides an income to an employee when they are unable to work as a result of an illness or injury. Payment usually starts after a set waiting period, normally six months, and can continue until the employee returns to work or, if earlier, state pension age.

In addition to financial support, GIP can help an organisation manage long-term sickness absence, and offer rehabilitation services, such as counselling or physiotherapy. It can also provide partial benefits when an employee is able to return to work on a part-time basis to a lower-paid role.

What are the origins of group income protection?

The first modern GIP policies were written in the 1950s but a broader form of cover, the Holloway scheme, was available from friendly societies from the late 19th century. These offered retirement benefits alongside income protection.

Where can employers get more information and advice?

Industry body Group Risk Development (Grid) has further information about the product on its website: www.grouprisk.org.uk.

What are the costs involved?

Full cover costs between 1% and 2% of gross payroll, although a limited-term plan can cost as little as 0.25%.

What are the legal implications?

GIP can cover an employer's contractual promise of long-term sick pay to employees. It is exempt from default retirement age legislation, enabling organisations to stop providing it when employees reach state pension age.

What are the tax issues?

Employers can usually get corporation tax relief on premiums and it is not a P11D benefit.

What is the annual spend?

The group risk industry paid out a total of £1.26bn in 2014, helping out a total of 24,570 UK families, according to industry data compiled by Grid, published in April 2015. GIP policies paid out annualised benefits of £338m.

What providers have the biggest market share?

No market data is available but the largest providers include Aviva, Canada Life, Dewberry Insurance, Ellipse, Legal and General, MetLife, Unum and Zurich.



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Statistics

8%

of respondents with savings would not be able to cope for more than a month if they were unable to work (Source: Scottish Widows, November 2015)

18%

of respondents say their employer would be their main source of income if they were unable to work through ill health (Source: Zurich, September 2015)

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The benefits of early intervention

Starting conversations early and putting support in place can reduce the length of long-term absences



Joy Reymond | Head of vocational
rehabilitation services, Unum

Sickness absence is an unavoidable part of running a business. Having an effective wellbeing strategy in place can help staff to stay healthier and for the employer to manage absence better, but there is no way to eliminate it completely, especially when it comes to serious illness or injury. But, there is a way that employers can help reduce the length of this sickness absence and the cost to their organisation. This is by stepping in early.

A recent report by the Centre for Economics and Business Research (Cebr), *The Benefits of Early Intervention*, published in October 2015, reveals that long-term sickness absence costs UK businesses £4.17bn every year. To put this into perspective, it means businesses of more than 500 employees are losing over £770,000 a year, just on absence. It's also a growing problem. As the workforce ages and the number of older employees increases, this cost is only set to rise.

However, there are measures businesses can take to address this and employers have a crucial role to play. By providing access to support early on, they can help to reduce the length of a typical absence by 17%; a significant reduction.

Addressing mental ill health

I'm sure it comes as no surprise that mental illness, including stress and anxiety, is the most common and costly cause of sickness absence, amounting to £1.17bn, a quarter of the total cost of long-term sickness absence. If not addressed quickly, mental health conditions can dramatically worsen and cause long periods of absence from work.

This is where early intervention has the greatest effect. By spotting the early signs of mental illness in the workplace, employers can start to have conversations with employees and put relevant

support in place, sometimes even before an employee goes off sick from work. For many, this can be a difficult subject to broach in the workplace, so courses such as Mental Health First Aid can help to fill gaps in HR and line manager knowledge on how to best give support. Other services, such as employee assistance programmes and cognitive behavioural therapy, can give employees access to tools that can help them cope with or control their condition.

Providing support

There are a variety of intervention services available to employers and employees, often included as part of an income protection package. Support can be tailored around the needs of an individual, from 'self-serve' information found online to face-to-face counselling and absence case management.

Vocational rehabilitation support can provide active case management and return to work support, helping employees, and employers, to overcome any barriers that they may foresee. The outcome is that employees feel prepared and supported as they re-enter the workforce.

Healthy workforce, healthy business

The use of early intervention and rehabilitation services helps to drive down the typical length of long-term absence. But, as a result of this, it is also generating an additional £270m worth of 'payback' to UK businesses, the Cebr

study found. That equates to an average payback of £61 for every £100 spent on a group income protection policy with early intervention services. If an employee actively uses the intervention services on offer, this payback increases to £66.

Ensuring employees are healthy and happy isn't just the right thing to do; it also has a direct impact on the bottom line. By providing intervention services an employer is not only supporting employees when they need it the most, it is also supporting the business ■



Playing the generation game

Candid looks on in despair as a round of 'generational analysis' morphs into the emperor's new clothes

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I wish Big Bad Boss wouldn't jump on any old bandwagon that's passing. This time he's seen a presentation at an HR conference and now he's all about employee segmentation. I know I should be more enthusiastic, but I've been here before.

This is how it always pans out: first BBB gets a silly idea from one of the consulting firms. Then, unwilling to pay their exorbitant fees, he gets me to do a load of work on whatever it is. After that, he takes the results to the Higher Beings, our executive management, and gets all the glory. Big Bad Boss gets feted despite his non-existent industry and creativity, while mine is largely ignored. Very often he gets agreement to make some sweeping changes to our programmes, and then there will be a new round of financial challenges and we won't be able to make any changes anyway.

The big idea this time is generational analysis. It seems employers can now expect to have five generations employed at the same time. The first group identified by some employment guru is 'maturists' or people born before the Second World War. Well, we have a few of those doddering around on the third floor. One was suspected dead in a board meeting once, but it turned out he was just sleeping very quietly. The next group are 'baby boomers', born up until 1960. This covers Big Bad Boss and most of the Higher Beings. I fall into the next group, 'generation X'. There are two more groups 'generation Y' and 'generation Z'. These last, he says, are born after the year 2000.

Big Bad Boss wants a chart showing all our employees by generation, pay grade, gender and marital status. Great. With a decent HR system this should be the push of a button, but we don't have a decent HR system. Outside of the UK, systems are maintained locally. I am ashamed to confess this, but we have a team of people who spend an entire week making adjustments and corrections to the local data to produce the official headcount reports.

Naturally, my report won't tally with theirs. I don't have a team to work on this report and make a load of manual adjustments; I have my colleague, Lazy Susan, who doesn't do numbers, so basically it is down to me.

I give the report to Big Bad Boss, warning him that the totals don't agree to the official headcount report because I've taken it directly from the HR system and, in any case, there will be a timing difference. He complains that the totals don't agree. Yes, I just said that. He tells me they have to agree. I add a row called 'adjustment' to balance the figures to the official report and give him a new version. You have to be pragmatic in this role.

Big Bad Boss complains that we don't have anyone in the bottom generation category. That's because, even though many of the guys in IT appear to be children, we don't actually employ anyone under 16. He asks me about the boy doing a week's work experience. He isn't on the payroll,

"WE PRODUCE
HARDCOPY
LETTERS FOR THE
HIGHER BEINGS;
WE KNOW THEY
DON'T READ
THEIR EMAILS"

I explain. Big Bad Boss frowns, and decides we should draw the line at 1995 instead. I rework the numbers and print a new report. He practically skips upstairs with it.

Big Bad Boss engages Smarmy Consultants to design a new benefits communication strategy in line with the characteristics of each group. It presents a very nice video with fancy animated graphics to represent each of the employee groups. It shows the 'maturists' represented by a man with a stick, getting letters delivered. The 'baby boomer', represented by a man with glasses, is shown getting emails pinging to his computer. It shows the next



Cameron Law

group, 'generation X' as a young couple looking at their phones, 'generation Y' are linked via various social media icons, and a 'generation Z' boy with a baseball cap looks at data on his smart watch.

Like selling the emperor's new clothes, Smarmy Consultants can convince Big Bad Boss that any old nonsense is terribly clever. There is nothing new in their presentation; for all the glossy graphics, it is just smoke and mirrors. We already produce hardcopy letters for the Higher Beings; we know they never read their emails. We use email and online links for the majority of staff, as well as using texts and social media where those contact details have been shared. Even guys with baseball caps can access information on a smart watch, if they have one. So what is all the fuss about?

Luckily, the quarter-end results are really bad. That means that there is yet another hiring freeze and a new round of budget cuts. The generation project gets put on indefinite hold. What did I tell you? 🙄

Next time... *Candid goes for lunch.*

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